

CHAPTER: XI PAYMENT METHODS	SECTION: 1 ELECTRONIC BENEFIT TRANSFER SYSTEM	COMAR: 07.03.03.16
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ELECTRONIC BENEFIT TRANSFER SYSTEM (EBTS)

- A. The Department of Human Resources operates an electronic benefit transfer system (EBTS) in Maryland to issue benefits to its customers under agreements with:
 1. The United States Department of Health and Human Services, and
 2. The United States Department of Agriculture
- B. The benefits are stored in a central computer database and can be accessed with a reusable plastic card (electronic debit card) at an automated teller machine (ATM) or at a point of sale machine (POS)
- C. The system uses the electronic debit card (The Maryland Independence Card) which enables Family Investment Program customers to:
 1. Receive cash benefits
 2. Pay for purchases at participating grocers or retailers
 3. Make food purchases at participating grocers or retailers
- D. Local departments are responsible for providing the training of all customers eligible to receive cash assistance and/or food stamps which includes:
 1. Issuing a new or replacement Maryland Independence Card
 - One free replacement card per 12 month period
 - Any additional replacement card costs \$2.00 and the fee is automatically deducted from the customer's EBT account
 - Four free cash transactions are allowed per month
 - Any additional cash transaction costs \$.85 and the fee is automatically deducted from the customer's EBT account
 - There is no charge for balance inquiries
 2. Explaining EBT and EBTS to the customer
 3. Answering all questions the customer may have

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4. Providing the customer with an EBTS brochure which gives information on how to use the Maryland Independence Card and answers frequently asked questions
5. Providing the customer with a schedule of dates benefits will be available to them during the fiscal year

Note: Procedures for training the customer will vary among local departments.

ADDITIONAL INFORMATION

- Payment Methods – Aged Benefits